

**ACCESSING A VENDOR WEB SITE USING PERSONAL ACCOUNT
INFORMATION RETRIEVED FROM A CREDIT CARD COMPANY WEB
SITE**

ABSTRACT OF THE DISCLOSURE

5 A method of accessing a vendor web site (3422) over a global communication packet-switched network (306) using personal account information of a credit card (3400) retrieved from a credit card company server (3300) on the network (306). At a user location disposed on the network, a machine-resolvable code (MRC) (3402) of the credit card (3400) of a user is read with a reading device (3410). Coded information is extracted from the MRC (3402). Routing information associated with the coded information is obtained, which routing information corresponds to the personal account information of the user stored on a credit card company server (3300) disposed on the network (306). The user location connects to the credit card company server (3300) across the network (306) in accordance with the routing information. The personal account information is returned from the credit card company server (3300) to the user location. The personal account information is then presented to the user at the user location. A hyperlink to a vendor web site (3422) is provided in the personal account information. Web site information of the vendor web site (3422) is displayed in
10 response to the user selecting the hyperlink.
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